

The 2nd International Conference on Business and Banking Innovations (ICOBBI)
“Nurturing Business and Banking Sustainability”
Surabaya, 14th - 15th August 2020

Proceeding Book of
The 2nd International Conference on Business and Banking Innovations
(ICOBBI) 2020
“Nurturing Business and Banking Sustainability”
Surabaya, 14 - 15th August 2020

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FOREWORD

Alhamdulillah, praise be to Allah Subhanahu Wa Ta'ala for granting us the opportunity to organize and publish the proceedings of the 2nd International Conference on Business and Banking Innovations (ICOBBI) with the topic “*Nurturing Business and Banking Sustainability*”. This proceeding contains several researches articles from many fields in Marketing, Management Technology, Finance, Banking, Human Resources Management, Information System Management, and Islamic Economics.

The 2nd International Conference on Business and Banking Innovations was held on 14th – 15th August 2020 by virtual (online) meeting and organized by the Master Management Study Program of STIE PERBANAS Surabaya in Collaboration with six Higher Education Institutions in Indonesia and five Universities from Asia countries. Keynote speakers in this conference were: Prof. Angelica M..Baylon, Ph.D (Director of the Maritime Academy of Asia and the Pacific, Philippines), Chonlatis Darawong, Ph.D. (Head of the Master of Business Program Sripatum Chonburi University - SPU Graduate School Bangkok, Thailand), Prof. Madya Dr. Reevany Bustami (Director of Centre for Policy Research and International Studies Universiti Sains Malaysia), Associate Prof. Dr. Elisha Nasruddin (Graduate School of Business Universiti Sains Malaysia), Associate Prof. Pallavi Pathak Ph.D. (School of Management Sciences, Varanasi, India) and Prof. Dr. Tatik Suryani (Head of the Master of Management Study Program of STIE Perbanas Surabaya, Indonesia).

I would like to give high appreciation to the Rector of STIE Perbanas Surabaya for his support at this event. Acknowledgments and thank you to all the steering and organizing committees of the ICOBBI for the extra ordinary effort during the conference until this proceeding published. Thank you very much to all presenter and delegates from various Universities. Beside it, I would like to express our gratitude to the six universities, namely Universitas 17 Agustus Surabaya, Universitas Surabaya, Universitas Dr. Soetemo Universitas Dian Nuswantoro Semarang, STIE 66 Kendari, Institut Institut Bisnis dan Keuangan Nitro Makassar which has been the co-host of this event.

Hopefully, the proceeding will become a reference for academics and practitioners, especially the business and banking industry to get benefit from the various results of the research field of Business and Banking associated with Information Technology. Proceedings also can be accessed online on the website <https://pascasarjana.perbanas.ac.id>.

Chair of the Master Management Study Program
STIE Perbanas Surabaya

Prof. Dr. Tatik Suryani, M.M.

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The Influence of Planned Behavior on The Level of Customer Trust and Satisfaction in Determining Loyalty in Green Hotels in Indonesia

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ABSTRACT

The hotel industry in Indonesia continues to grow, as proven by the growing number of hotels, especially three-star hotels. Competition arises to get loyal customers. Competition in the hotel industry requires owners to sharpen the hotel concept and increase value to hotel visitors. A concept that has been implemented by some hotels and, in the future, is expected to create a great opportunity is a green hotel. This study aims to determine the effect of planned behavior on the level of customer satisfaction and trust in determining loyalty in green hotels in Indonesia. This study applies quantitative methods, with the sampling technique using purposive sampling with 75 respondents. The analysis technique in this study consists of three stages: the first stage of validity testing, the second stage of reliability testing, and the third stage using SEM (Structural Equation Modeling). The results show that planned behavior has a positive effect on green hotel visit intention. The intention also contributes positively to green perceived value, green trust, and green satisfaction, which ultimately prompts a significant impact on green hotels' customer loyalty in Indonesia.

1. INTRODUCTION

These days, discussing the tourism sector is densely related to the accommodation provider business. According to Statistics Indonesia (BPS), the concept and definition of accommodation business is a business that provides short-term accommodation for visitors and other travelers. The accommodation provider business can be in the form of providing accommodation facilities only or accompanied by other facilities. The defined accommodation provider business is providing short-term accommodation, especially for a daily or weekly basis (www.bps.go.id).

In 2019, the number of star hotels based on their classification totaled 3,516 businesses, with most of them are in three-star hotels totaled 1,373 businesses (39.05 percent), followed by two-star hotels totaled 802 businesses (22.81 percent), and in third place, four-star hotels totaled 724 hotels (20.59 percent). While the rests are one and five-star hotels.

Moreover, the number of guests who visited and stayed at star hotels in Indonesia during 2019 reached 85.37 million people. This number decreased by 4.42 million guests or 4.93 percent when compared to 2018 (www.bps.go.id). This data shows the number of travelers decreased and thus it had an impact on occupancy rate for all star hotel classifications. This condition triggers severe competition for three-star hotels in improving hotel performance. Nevertheless, it is also possible that competition also occurs in the classification of other star hotels.

Competition in the hotel industry requires owners to sharpen the hotel concept and increase value to hotel visitors. A concept that has been implemented by some hotels and, in the future, is expected to create a great opportunity is a green hotel. Green hotels are environmentally friendly properties that carry out programs, operations, and practices such as water-saving, energy-saving, and solid waste reduction to help

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protect humans, the environment, and the earth (Green Hotel Association (GHA), 2008).

Green hotel is in line with the results of a booking.com's survey on Tempo.com concerning tourism trends after the Covid-19 pandemic. A survey with 20,432 respondents from 22 countries shows that tourists tend to choose and perform sustainable tourism in the future. The survey was conducted online in March 2020 with the results show that 98% of Indonesian travelers love to stay in eco-friendly accommoda-

tions. 51% of 78% of Indonesian travelers who stayed in environmentally friendly accommodation did this to help reduce the adverse impact on the environment. And 75% of tourists admit that they are more confident in choosing an accommodation if the place has an environmentally friendly image. In fact, the accommodation business often provides an eco-label in its business practices (Tempo.co, 7 June 2020).

In their study in 2018, (Verma & Chandra, 2018) implement TPB in predicting young Indian consumers to visit green hotels. The results of this study indicate that attitudes are ranked high in predicting intention to visit green hotels. On the other hand, when hotel customers intend to visit green hotels, this intention is based on TPB as a strong predictor of behavior. The intention is also the fastest determinant of behavior.

Therefore, this study focuses not only on star hotels with green concepts but also on the intention to predict behavior. The intention of Indonesian travelers who have stayed in environmentally friendly accommodation has a perceived value (i.e. green perceived value) in the form of helping reduce adverse impacts on the environment. Green perceived value is the overall consumer evaluation of products and services toward what is received and given based on the wishes and needs of a friendly environment and the hope of sustainability (Chen, 2013).

Other reseach conduct a study by measuring destination loyalty for Muslim tourists. (Al- Ansi & Han, 2019). This study examines the relationship between performance, perceived value, satisfaction, and trust in halal tourism destinations. The results show that trust in halal destinations is an important indicator leading to the formation of images and intentions in the future, and increasing the trust of Muslim tourists is essential to get customer loyalty. From the two studies above, the researcher intends to combine the research model carried out as there have been no previous researchers who measured TPB (Theory Planned Behavior) related to green hotels to determine customer loyalty.

2. THEORETICAL FRAMEWORK AND HYPOTHESES

Theory of Planned Behavior (TPB)

The theory of Planned Behavior (TPB), derived from the Theory of Reasoned Action (TRA), was developed (Ajzen, 1985). On this model, the individual performance of a particular behavior is predicted by three variables; Individual attitudes towards behavior, subjective norms (SN) and perceived behavioral control (PBC). Collectively, the third leads to the establishment of intent on behavior that ultimately affects the behavior (Ajzen, 2002).

TPB describes that attitude is assumed to influence intentions that turn into behavior directly. So, in other words, attitude is widely used to predict behavior. There are some consents that attitude is a learned tendency to respond consistently to good or not attitude towards particular objects (Fishbein & Ajzen, 2005).

(Heyl, M., Díaz, E. M., & Cifuentes, 2013) describes green attitudes as the predisposition to respond in a consistently favorable or unfavorable manner regarding environmental issues. Green attitude as a learned tendency to respond consistently to good or not attitudes about environmental problems, in this case, the behavior of visiting environmentally friendly hotels. It is very important to understand individuals who have a green attitude towards the environment because of the tendency of these individuals to engage in environmentally friendly behavior.

Subjective norm is defined as the social pressure that is felt to perform or not perform a behavior (Ajzen, 1985). Subjective norm is an individual action suggested by close friends to influence the individual's behavior. It can also be in the form of a person's agreement or disagreement to perform a behavior (Ajzen, 1991). In other words, subjective norm concerns whether a recommendation or suggestion upon behavior is approved or disapproved. If the recommendation suggests a green hotel to stay, then individuals will have more intentions to visit a green hotel because of higher social pressure (Han & Kim, 2010).

Perceived behavior control (PBC) refers to how easy or difficult a person feels to perform a behavior (Ajzen, 1991). Perceived behavioral control deals with an individual's assessment of a person's ability to engage in certain behaviors (Ajzen, 1991). In previous studies, perceived behavior control has a positive relationship between customer perceived behavior control and green hotel visit intention (Han, H., Hsu, L.T.J., Sheu, 2010).

Behavioral intention is defined as the possibility of a subject or a person performing several behaviors (Fishbein, M., & Ajzen, 1975). Behavioral intention is positively influenced by a person's confidence in the ability to perform a behavior (Cheng, S., Lam T., Hsu, 2006). According to Ajzen (1985), behavioral intention is a motivational factor that captures how much effort a person is willing to do. Intention to visit a green hotel is the possibility that someone will visit and stay in a green hotel. When the intention appears,

they will positively visit and stay in a green concept hotel. Hence, from the above discussion, it can be hypothesized that:

H1: Green attitude has a positive influence on green hotel visit intention
 H2: Subjective norm has a positive influence on green hotel visit intention

H3: Perceived behavior control has a positive influence on green hotel visit intention

Green hotel and Green Perceived Value

Green hotels are environmentally friendly properties that operationally have water- saving, energy-saving, and solid waste reduction programs while saving money to help protect people and the earth (GHA, 2008). Green hotels eagerly follow environmentally-friendly guidelines, dynamically carry out environmental management practices to demonstrate a commitment to the environment, and continue to improve and implement sustainability in the hotel strategy implementation (Han & Kim, 2010).

Research on green hotel customers has been carried out in many developed countries. However, little is carried on in developing countries like India (Verma & Chandra, 2018). In Indonesia, the implementation of green hotels can be seen by hotel visitors or guests through the hotel’s eco-labels on marketing tools such as brochures and websites. In addition, it can be seen from the instructions in the room, such as an expression of the hotel's commitment to protecting the environment, such as the advice in using fewer towels and sheets. Not infrequently, green hotels show environmental degradation facts due to the use of detergent and water to wash sheets and towels. Guests with the intention and behavior of staying in green hotels can evaluate the perceived green concept.

Green perceived value is the overall consumer evaluation of products and services toward what is received and given based on the wishes and needs of a friendly environment and the hope of sustainability (Chen, 2010). The perceived assessment of the evaluation results is essential because it can change the direction (i.e. satisfied/dissatisfied) and the level or intensity of satisfaction/dissatisfaction experienced by customers (Patterson & Spreng, 1997).

Green perceived value by (Chen, 2010) is used to explain the relationship impact on green satisfaction, green trust, and green loyalty. Chen examines the extent of environmental pollution resulting from the proliferation of manufacturing industries around the world. This model is used by (Al-Ansi & Han, 2019) to explain the phenomenon of halal tourism in South Korea for Muslim tourists. The researcher in this study uses a similar model to strengthen the allegation of planned actions carried out by green hotel guests to create loyalty.

Hence, from the above discussion, it can be hypothesized that:

H4: Green hotel visit intention has a positive effect on green perceived value

Trust-Commitment Theory

Studying the relationship between commitment- trust cannot be separated from theory (Morgan & Hunt, 1994). Commitment is an effort to maintain relationships that are considered important (Morgan & Hunt, 1994). Thus, customer commitment is the most significant driver of customer intention regarding the relationship, such as a repurchase, positive word of mouth or a decision to enhance the relationship (Morgan & Hunt, 1994). In a marketing context, the relevant behavior is doing future business with a commercial organization. Thus, customer commitment is the most significant driver of customer intention regarding the relationship, such as repurchase, positive word of mouth or a decision to enhance the relationship (Morgan & Hunt, 1994).

Morgan & Hunt, (1994) conclude from the results of their research that placing this trust reduces the uncertainty of partner decision making. Trust partners have confidence that parties who can be trusted can be relied on. Commitment is closely related to customer loyalty. When customers already feel value and have previous experience, customers have a chance to lead to loyalty. Loyalty needs a strong commitment. Previous perceived beliefs relate to commitment behavior.

Green trust, green satisfaction, and green loyalty

Trust reduces the uncertainty of guests’ decision making (Morgan & Hunt, 1994). Green trust is defined as the ability or willingness to depend on a product, service, or brand based on beliefs or expectations resulting from credibility, virtue, and ability related to environmentally friendly practices (Chen, 2010). Hospitality ascertains the importance of trust to increase customer loyalty towards hotels. Therefore, positive trust

in green services can improve the overall brand image of the hotel, which in turn can trigger positive behavioral intentions (Chen & Chang, 2012). In this case, the level of a person's trust in a green hotel can influence an individual's purchase decision (Chen, Y. S., & Chang, 2012).

Satisfaction is a pleasant level from post-consumption evaluation or the level of satisfaction related to pleasant consumption (Chen, 2010). Green satisfaction can be defined as a pleasant level related to fulfilling one's satisfaction with the needs and desires of the expectation of a sustainable environment. Green satisfaction arises when someone feels pleasant because of the desire to take a role in keeping the environment fulfilled, although with more effort.

Many studies correlate satisfaction with loyalty levels as in (Lee, K. Y., Huang, H. L., & Hsu, 2007) argue that a high level of satisfaction creates bonds that encourage corporate and consumer commitment with feelings of pleasure. Loyalty is the level of commitment to repurchase preferred products or services in the future consistently (Park et al., 2017).

Referring to Oliver (1999), green loyalty is defined as the level of one's intention to repurchase that is influenced by a strong attitude towards the environment and a continuous commitment to an object such as a product, service, a company, brand, group, and so on (Chen, 2010).

Green hotels have various components related to their operational processes and services that are visible to the eye. So that the value received by customers, has loyalty because of the level of concern for protecting the environment. In this study, the conceptualization of green loyalty to customers is able to build with a focus on loyalty to the attitude of returning to green hotels in the future, and will continue to stay and recommend green hotels to others.

Hence, from the above discussion, it can be hypothesized that:

H5: Green perceived value has a positive effect on green satisfaction
H6: Green Satisfaction has a positive influence on Green Loyalty
H7: Green perceived value has a positive effect on Green Trust

H8: Green Trust has a positive influence on Green Loyalty

3. RESEARCH METHOD

This research uses a quantitative approach, with basic research. Based on the objectives, the form of this research is a causal relationship. Causal relationship is research that tests whether a variable causes an influence on other variables. Collecting data in this study using a questionnaire. Meanwhile, additional data were obtained from interviews and observations. The characteristics of the sample to be studied are visitors who have stayed in green hotels in Indonesia at least 2 nights in a period of two years. Researchers want to know the response and responses to green hotels. Visitors are 25 years old and know a green hotel from environmentally friendly practices during their stay. The indicator of green hotel implementation in Indonesia that can be observed by hotel guests is the presence of eco-labels on marketing tools such as brochures and web sites. In addition, it can be seen from the instructions in the room, such as an expression of the hotel's commitment to protecting the environment so that there is less change of towels and sheets as requested.

The data collection procedure for conducting research is to determine the characteristics of the population and sample, so that only certain respondents meet the qualifications of the research data source. Second, determine the indicators of each variable contained in the research model. Third, compose a questionnaire and share it with respondents. The researcher also explained to the respondents how to fill out the questionnaire. Fourth, make a questionnaire test to get input from respondents. Fifth, distribute questionnaires to respondents. Sixth, selecting questionnaires that were not filled in completely by respondents. Finally, tabulate the data.

4. DATA ANALYSIS AND DISCUSSION

Data Analysis

Analytical procedures of data collection were conducted by performing a one-step approach proposed. Initially, a Confirmatory Factor Analysis (CFA) was conducted to assess the measurement model. Subsequently, Structural Equation Modeling (SEM) was applied to estimate the hypotheses proposed in the developed research model. Then SEM-AMOS 22 method was used for the data analysis of this study.

There are 27 indicators out of 8 variables that have values above standard loading. The standard loading value is > 0.5 . This shows that each indicator has met the validity testing. The P-Value column shows that 0.000 is appropriate, because of the P-Value < 0.001 . The validity testing can also be done by calculating the AVE (Average Variance Extracted), the resulting AVE (Average Variance Extracted) val-

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ue for the Green Attitude (X1), Subjective Norm (X2), Perceived Behavior Control (X3), Green Hotel Visit Intention (Y1), Green Perceived Value (Y2), Green Satisfaction (Y3), Green Trust (Y4) and Green Loyalty (Y5) variables respectively above 0.5, which indicates that the validity of these five variables can be said to be very good.

According to (Hair, et al, 2010) the average variance extracted value received is ≥ 0.50 . The reliability testing was conducted using the Construct Reliability calculation. The results of data processing show that all variables have a value of construct reliability ≥ 0.7 . As such, it can be said that the eight research constructs used are reliable. One-step approach to SEM is used if the results of the data validity & reliability tests are very good (Hair, et al, 2010).

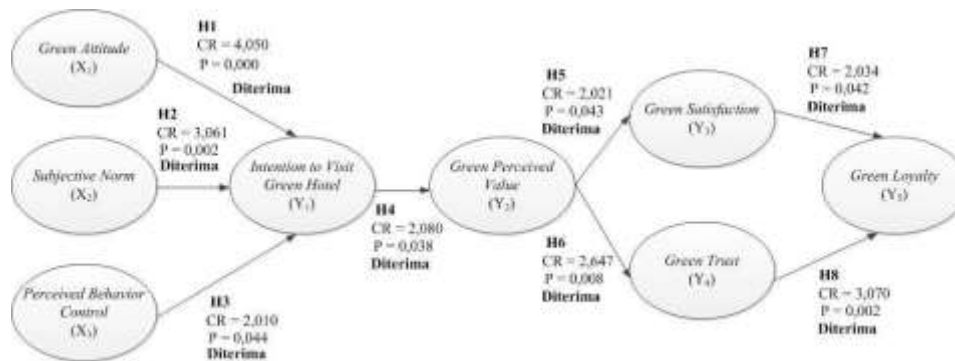


Figure 1. Model Hypothesize

Discussion

The first hypothesis (H1) in figure 1 proposed in this study states that Green Attitude (X1) has a positive and significant effect on Green Hotel Visit Intention (Y1). Therefore, it is important to understand individuals who have a green attitude towards the environment because of their tendency to engage in environmentally friendly behavior. It becomes very relevant because behavioral intention refers to the possibility of a subject or someone doing several behaviors (Fishbein, M., & Ajzen, 1975). Green hotel visit intention occurs when there is a possibility that someone will visit and stay in a green hotel. When the intention appears, individuals will positively visit and stay in a green hotel. Green hotel customers will choose someone who is considered special to make the intention of visiting.

Apart from recommending, subjective norm also provides the opinion that people who are considered special or important direct their opinions to perform a behavior. The theory in TPB is that stronger subjective norm will have an impact on behavioral intention. This study states that the Subjective Norm (X2) has a significant positive effect on Green Hotel Visit Intention (Y1).

The third hypothesis (H3) proposed in this study states that perceived behavior control (X3) has significant positive effect on Green Hotel Visit Intention (Y1). Perceived behavior control evaluates a person's perception regarding how efficiently the individual can control the factors that may be needed to deal with certain situations (Verma & Chandra, 2018).

This study also shows that Green Hotel Visit Intention (Y1) has a significant positive effect on Green Perceived Value (Y2). This can be because behavioral intention refers to the possibility of a subject or someone doing several behaviors (Fishbein, M., & Ajzen, 1975). According to Ajzen (1985), behavioral intention is a motivational factor that captures how much effort a person is willing to put into a behavior.

The intention and behavior of visiting green hotels make customers have experience. Therefore, they can perceive and evaluate the services provided as well as sustainability practices in the green hotel. In that condition, customers experience green perceived value.

The fifth hypothesis (H5) proposed in this study states that Green Perceived Value (Y2) has a significant positive effect on Green Satisfaction (Y3). This can be due to the green perceived value that customers feel is an evaluation of the overall service from the perceived quality of green hotel services. Green hotel accommodation business actors need to provide quality through performance and environmentally

friendly management practices. Thus, the price paid by the customer matches and even exceeds expectations. In that condition, customers feel satisfied and this is in line with Booking.com's survey on Indonesian travelers.

Green Satisfaction (Y3) has a significant positive effect on Green Loyalty (Y5). This can be due to green satisfaction refers to a level of pleasure related to fulfilling one's satisfaction with the needs and desires of the expectation of a sustainable environment (Chen, 2010). Affective green loyalty arises from the quality of green hotels. The result of green satisfaction is green loyalty. According to (Chen, 2013), satisfaction creates a positive impact on loyalty. Green satisfaction and green trust have an impact on recommendations to others.

In this research model, Green Perceived Value (Y2) has a significant positive effect on Green Trust (Y4). This can be due to the green perceived value is a value that is dynamically conceptualized to evaluate the advantages and disadvantages of the experience while staying in a green hotel. Green perceived value includes the perceived performance or quality as a value obtained from the past due to the green hotel visit intention.

Trust is important for service sector actors, including hotels. Green trust needs to be maintained, one of which through the evaluation results on green perceived value. When the perceived value of green hotel customers is high, it may create customer loyalty when choosing a hotel.

The eighth hypothesis (H8) proposed in this study affirms that Green Trust (Y4) has a significant positive effect on Green Loyalty (Y5). This can be because green trust is the ability or willingness to depend on a product, service, or brand based on beliefs or expectations when choosing a green hotel as a place to stay. That belief and hope come from credibility, virtue, and ability concerning green practices. Green trust will increase customer commitment to relationships with service providers, in this case, green hotels. In the context of this study, green trust occurs as a result of the experience of staying in a green hotel, which causes loyalty or green loyalty.

5. CONCLUSION, IMPLICATION, SUGGESTION, AND LIMITATIONS

Green attitudes, subjective norms, and perceived behavioral control have a positive effect on green hotel visit intentions. Likewise, other hypotheses are positive and significant. TPB's intention to visit and stay in green hotels has proven to have an impact on loyalty. Given the results of the survey from Booking.com, which shows that the trend after the Covid-19 pandemic leads to eco-friendly tourism, one of which is through planning in choosing hotels, star hotels need to strengthen and improve the quality of service leading to sustainability and environmentally friendly practices in running hotel management.

Research conducted in Indonesia by both Booking.com researchers, as well as the results of previous studies are highly relevant. It can be concluded that Indonesian respondents have a strong desire, commitment, ability to maintain the environment as part of sustainability efforts. The most important of Booking.com survey if associated with these practical implications is that 47% of respondents consider sustainable tourism options to be quite limited. It shows that there are still opportunities to educate tourism on the importance of the selection of environmentally friendly products and services. Practically this research is expected to contribute to the business of star hotel accommodation that has not yet run the concept of green hotel. As an opportunity for other researchers, this study can be expanded to populations in other developing countries because there is still not much research related to the application of green concepts in the hotel industry in developing countries. Hospitality industry players in general and owners of green hotels in particular need to sharpen and clarify information related to the practice of reducing adverse environmental impacts. Remembering green trusts as the strongest variables is formed from a strong commitment to using green labeled products. This strong commitment is achieved when customers feel, understand, know environmentally friendly practices as they have implications.

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